

What Other Coverages Are Available

Underinsured Motorist Coverage: pays for your bodily injuries (or those of others who were occupying your vehicle at the time of an accident) and for the damages to your vehicle if you are hit by another party that did have lawful insurance coverage, but the limits of their coverage are insufficient to cover all of your injuries or damages.

Medical Payments Coverage: pays a limited amount of medical expenses for you and others who were occupying your vehicle at the time of an accident regardless of fault.

Coverage for Damage to Your Auto: (or Automobile Physical Damage Coverage) pays for the repair of your auto if it is damaged in an accident or incident. In the event that the cost to repair your auto exceeds the limit of its value, your insurance company will pay you that limit instead of repairing the auto. This coverage is generally subject to a deductible (your out of pocket expenses). The dollar limit of the deductible you choose will affect your rate. Generally, two different coverages are used to provide coverage for damage to your auto:

Comprehensive Coverage: (also referred to as Other Than Collision Coverage) pays for the repair of physical damage to your auto caused by loss other than collisions such as: theft, vandalism, flood, fire, falling objects, or contact with an animal, etc.



Collision Coverage: pays for the repair of physical damage to your auto caused by the collision of your auto with another vehicle or object (other than an animal) or the overturning of your vehicle.

Rental reimbursement coverage: pays a limited amount toward the cost of a rental vehicle while your vehicle is being repaired due to a covered loss.

Towing and labor coverage: pays a limited amount toward the cost of towing or making minor on-site repairs to your vehicle due to its mechanical breakdown or disablement.

A Consumer's Guide to Auto Insurance



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consumer.service@wvinsurance.gov
www.wvinsurance.gov



**West Virginia Offices of the
Insurance Commissioner
Consumer Service Division
P.O. Box 50540
Charleston, WV 25305-0540**

